

EXHIBIT B

Pay Group:	SN-Salaried Nonexempt	Business Unit:	003
Pay Begin Date:	09/16/2012	Advice #:	000000000428781
Pay End Date:	09/30/2012	Advice Date:	09/28/2012

Carlos A Reyna Quintanilla 1702 East Avenue F Kingsville, TX 78363	Employee ID:	22583	TAX DATA:	Federal	TX State
	Department:	705-Teller Operations	Marital Status:	Single	n/a
	Location:	Kingsville-University	Allowances:	1	0
	Job Title:	Universal Teller I	Addl. Pct:		
	Pay Rate:	\$15,985.00 Annual	Addl. Amt:		

HOURS AND EARNINGS						TAXES		
Description	Current		YTD		Earnings	Description	Current	YTD
	Rate	Hours	Hours	Earnings				
Regular Pay			666.04	480.00	3,663.22	Fed Withholding	57.96	406.30
Straight Pay	7.685096	2.22	17.06	2.22	17.06	Fed MED/EE	10.95	59.12
Overtime FLSA Adjustment			21.18		191.49	Fed OASDI/EE	31.72	171.25
Overtime FT (Fluc)		7.02	25.84	49.71	180.60			
Perfect Mystery			25.00		25.00			
TOTAL:							100.63	636.67

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
TOTAL:	0.00	0.00	TOTAL:	0.00	0.00	*TAXABLE		

	TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current	755.12	755.12	100.63	0.00	654.49
YTD	4,077.37	4,077.37	636.67	0.00	3,440.70

NET PAY DISTRIBUTION			
	<u>Account Type</u>	<u>Account Number</u>	<u>Deposit Amount</u>
Advice #000000000428781	Checking	2310882232	\$654.49
TOTAL:			\$654.49

MESSAGE:

This is a summary of the annual report of the International Bank of Commerce of Laredo Welfare Benefit Plan, EIN 74-2157138, Plan No. 502, for period June 01, 2009 through May 31, 2010. The annual report has been filed with the Employee Benefits Security Administration, U. S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA). International Bank of Commerce of Laredo has committed itself to pay certain self-funded Medical claims incurred under the terms of the plan.

You have the right to receive a copy of the full annual report. To obtain a copy of the full annual report, or any part thereof, write or call the office of International Bank of Commerce of Laredo at 1200 San Bernardo, Laredo, TX 78040, or by telephone at (956) 722-7611.

You also have the legally protected right to examine the annual report at the main office of the plan (International Bank of Commerce of Laredo, 1200 San Bernardo, Laredo, TX 78040) and at the U. S. Department of Labor in Washington, D. C., or to obtain a copy from the U. S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U. S. Department of Labor, 200 Constitution Avenue, N. W., Washington, D. C. 20210.